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FORM B1 United States Bankruptcy Court Northern District of Illinois Eastern Division	Voluntary Petition			
Name of Debtor (if individual, enter: Last, First, Middle): Donovan, Arthur L.	Name of Joint Lebtor (Spouse)(Last, First, Middle): Donovan, Connie S.			
Northern District of Illinois Eastern Division Name of Debtor (if individual, enter: Last, First, Middle): Donovan, Arthur L. All Other Names used by the Debtor in the last (include married, maiden, and trade names)	All Other Name; used by the Joint Debtor in the last 6 years (include married, inaiden, and trade names):			
Soc. Sec./Tax I.D. No. (if more than one, state all): 354-46-9951	Soc. Sec./Tax I.D. No. (if more than one, state all): 339-54-3725			
Street Address of Debtor (No. & Street, City, State & Zip Code): 2353 N. 2453rd Road Marseilles, IL 61341	Street Address (f Joint Debtor (No. & Street, City, State & Zip Code): 2353 N. 2453rd Road Marseilles, IL 61341			
County of Residence or of the Principal Place of Business: LaSalle	County of Residence or of the Principal Place of Business: LaSalle			
Mailing Address of Debtor (if different from street address):	Mailing Address: of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):				
Information Regarding the Debte	or (Check the Applicable Boxes)			
Venue (Check any applicable box) [X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. [] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Type of Debtor (Check all boxes that apply) [X] Individual(s) [] Railroad [] Corporation [] Stockbroker [] Partnership [] Commodity Broker [] Other	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) [Chapter 7			
Nature of Debts (Check one box) [X] Consumer/Non-Business [] Business	Filing Fee (Check one box) [X] Full Filing Fee attached [] Filing Fee to be paid in installments (Applicable to individuals only			
Chapter 11 Small Business (Check all boxes that apply) [] Debtor is a small business as defined in 11 U.S.C. § 101 [] Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e)(optional)	Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(t). See Official Form No. 3.			
Statistical/Administrative Information (Estimates only) [] Debtor estimates that funds will be available for distribution to unsecur [X] Debtor estimates that, after any exempt property is excluded and admir be no funds available for distribution to unsecured creditors.	U.S. Bankruptcy Court istrative expen Northern District Of Illinois Filed: 07/12/2004			
Estimated Number of Creditors 1-15 16-49 50-99 [X] []	10(-199 Time: 13:23:32			
, po to 450,001 to 4100,001 to 410,001 to 410,001 to	Case: 04-25842 Fee : 194 Chapter: 13 Rec. # : 3090247 Judge: Bruce Black 341 mtg: 08/17/2004 @ 10:30AM			
\$10 to \$20,001 to \$200,001 to \$200,001 to	ConfHrg: 09/03/2004 @ 11:00AM Trustee: GLENN STEARNS Dillion			

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Arthur L. Donovan Connie S. Donovan	FORM B1, Page 2		
Prior Bankruptcy Case Filed Within Last 6 Years (if more han one, attach additional sheet)				
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)				
Name of Debtor: NONE	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Signa	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signat are of Debtor (C	orporate/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11,12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specific in this petition. X Arthur L. Donovan X Connie S. Donovan	this petition is true and correct an this petition on behalf of the debte	rdance with the chapter of title 11, his petition.		
Telephone Number (If not represented by attorney) 6-29-04 Date Signature of Attorney X Music	I certify that I am a bankruptcy pe	torney Petition Preparer		
William T. Surin William T. Surin Printed Name of Attorney for Debtor(s) Armstrong, Surin & Associates Firm Name 724 Columbus St. Address Ottawa, IL 61350-5083	Not Applicable Printed Name of Bankruptcy Proceedings of Social Security Number Address			
Telephone Number Date Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) or the Securities Exchange Act of 1934 and is requesting relief under chapter 11) [] Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed ander chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.	prepared or assisted in preparin Not Applicable If more than one person prepare additional signed sheets conformeach person. X Signature of Bankruptcy Petition Date	ed this document, attach ning to the appropriate official form for		
X William T. Surin Dallan 6/2/04	of title 11 and the Federal Rules	s of Bankruptcy Procedure may result h. 11 U.S.C. § 110; 18 U.S.C. § 156.		

Bank One P.O. Box 50882 Henderson, NV 89016-0882

Chase MasterCard P.O. Box 52195 Phoenix, AZ 85072-2195

Discover Bank/Platinum Card c/o Wolpoff & Abramson 702 King Farm Blvd.
Rockville, MD 20850-5775

Discover Card c/o Atty. David S. Miller 11 S. LaSalle St., 19th Floor Chicago, IL 60606

Discover Platinum P.O. Box 15251 Wilmington, DE 19886-5251

Household Finance Corp. P.O. Box 17574 Baltimore, MD 21297-1574

U.S. Bank P.O. Box 108 St. Louis, MO 63166-9801

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharge I under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

-Chapter-12:-Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

, the debtor, affirm that I have read this notice.		·
Dettur L'Omoran	6-16-04	·
Debtor's Signature	Date	Case Number
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